Office of the Governing Body of Insurance Council have reported that the Offices of Insurance Ombudsman have been established all over India in terms of the provisions of Redressal of Public Grievances (RPG) Rules, 1998, framed by Central Government.

(b) Banking Ombudsmen have their offices at 15 centres namely at Ahmedabad, Chennai, Kolkata, Bangalore, Guwahati, Mumbai, Bhopal, Hyderabad, New Delhi, Bhubaneswar, Jaipur, Patna, Chandigarh, Kanpur and Thiruvananthapuram.

The Insurance Ombudsman have their offices at 12 centres namely at Ahmedabad, Bhopal, Bhubaneshwar, Chandigarh, Chennai, New Delhi, Guwahati, Hyderabad, Kochi, Kolkata, Lucknow, Mumbai.

(c) The details of cases received, disposed off and pending in various Banking Ombudsman Offices as at the end of 31.3.2005, are as under:—

Particulars	2004-05
Complaints received	12034
Disposed of	10403
Pending	1631

The details of the complaints received and disposed of by Insurance Ombudsman Offices for the financial year 2004-05 are as follows:—

Particulars	01.04.2004 to 31.03.2005
Carried forward complaints	2854
Complaints received	9427
Complaints disposed of	10193
Complaints pending	2088

World Development Report, 2006

†622. SHRI P.K. MAHESHWARI: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that in the World Development Report 2006, World Bank has mentioned that bribe and price rise are the worst secret tax for poor people, if so, whether people of India also suffer from it;

†Original notice of the question was received in Hindi.

(b) what steps are being taken by Government to make people free from it;

(c) whether he will consider upon the recommendations of the World Bank in future; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir. The World Development Report, 2006, while suggesting certain general basic principles for mobilizing tax revenues in ways that minimize efficiency costs and at the same time do not undermine equity, states, "In many instances, the most important taxes affecting the poor are not formal ones levied through the tax code, but implicit taxes, including bribes and inflation". However, the statement has been made in general and there is no particular reference to India.

(b) In order to reduce the scope of unaccounted economy, Government has taken several measures such as significant reduction and rationalisation of duties and taxes, delicensing and deregulation of industries and essential economic services and emphasis on good governance in both public and private sectors. In addition, to the above measures, specific anti-inflationary measures of the Government include effective supply and demand management of essential commodities through liberal trade and tariff policies and strengthening of the Public Distribution System.

(c) and (d) The recommendations of the multilateral organisations are kept in view by the Government while formulating appropriate economic policies.

Debt burden of States

†623. SHRI LALIT KISHORE CHATURVEDI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the maximum amount of the loan given to the States is spent on the development of infrastructure facilities that does not earn sufficient income to pay the interest even;

(b) whether it is also a fact that the present arrangement has increased the debt-burden on the States so drastically that they have been trapped in the debt-net and their financial management is becoming disorderly;

---

†Original notice of the question was received in Hindi.